

Newspaper: Kent County Daily Times

Date: March 6, 2007

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# PRETTY (LIFE) SMART

## Local students' real-world skills put to the test

Amanda K. Lowe  
Daily Times

Students from Coventry and Warwick spent Friday morning answering questions about consumer rights, personal finance, credit cards, and insurance.

These students were part of teams that took part in the 2007 "Life Smarts March Smartness Competition."

The Coventry Oakers and Warwick Veterans Hurricanes were among 12 high school teams entered in the competition at Rhode Island College on Friday.

Life Smarts is a fast-paced quiz show competition for teams of four to five high school students who demonstrate consumer knowledge in the areas of personal finance, technology, health and safety, the environment, and consumer rights and responsibilities, said Jim Hedemark, executive director of the Rhode Island Jumpstart Coalition, a nationwide coalition for personal financial literacy.

The teams first competed online and the top-scoring teams in the state were invited to the state competition this weekend. The winning teams in the state competition will represent Rhode Island at the national Life Smarts competition in Orlando, Fla., next month, Hedemark

said.

Neither the Coventry team nor the Warwick team made it to the final round, but Hedemark said their efforts were impressive.

"Both teams demonstrated tremendous consumer knowledge by virtue of their state finals showing and the fact that they qualified for the state competition," Hedemark said.

Kathy Woodard coaches the Coventry Oakers along with Assistant Coach Donna Hutson. The team is made up of Captain Samantha Struëbing, Assistant Captain Elizabeth Papa, Michaela Dion, Katelyn Palmer, and Maura Ryan.

This was not Coventry High School's first time competing in Life Smarts. Last year, the team placed third in the state competition.

"The topics in this competition are so broad, there is really no specific way that the kids could have prepared," Woodard told the Daily Times last year. "You basically know it or you don't."

Warwick Veterans High School learned that for the first time this year. Even though they practiced with online tests, the Warwick Veterans coach said the team members did not know what to expect.

The team's coach, Gene Kelly, is a business teacher at Warwick Veterans Memorial High School. His team, he said, consists of a group of students enrolled in his personal finance class — Captain Javier Perez, Assistant Captain Lisa Ciesynski, Stephanie Lawlor, Kevin Pigeon, and David Purtell.

Kelly said he thought the Life Smarts competition was a great way for his students to learn hands on.

"As a classroom teacher, I am very involved with financial literacy and the Jumpstart Program. As a teacher, I feel it is important to get students active in financial programs that will enhance their learning," Kelly said. "Activities such as this help students learn, not just

in a hands-on manner, but from other students across the state. Information about credit cards, loans, interest, and the importance of credit are really important for students to get a grasp of in high school. Parents need to be aware that this program is available in Warwick schools so they can encourage their students to ask for the class and participate in wonderful activities such as

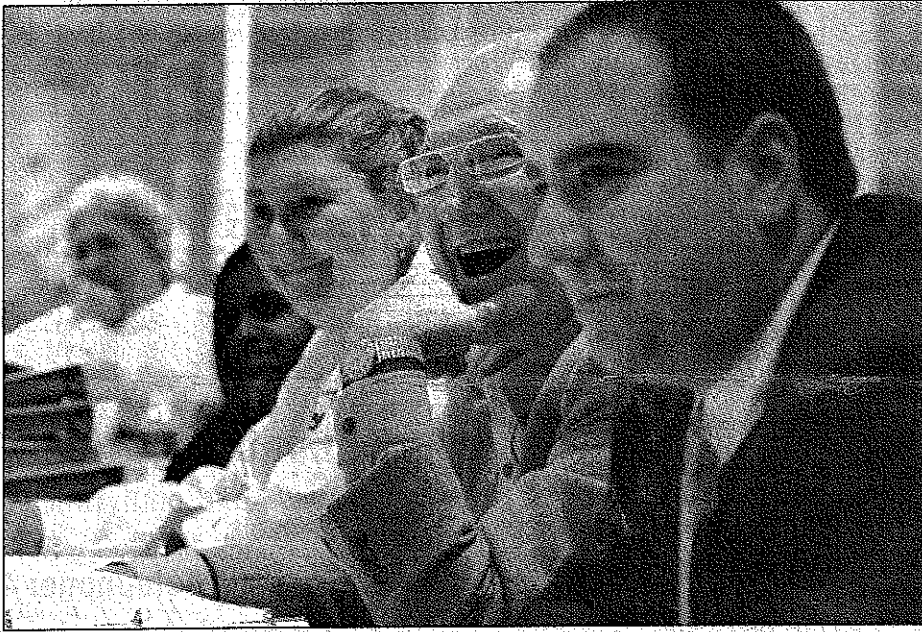
**"All of these teams demonstrated a strong knowledge on these issues and their efforts in the competition were very impressive."**

Frank Caprio  
Rhode Island General Treasurer

Life Smart."

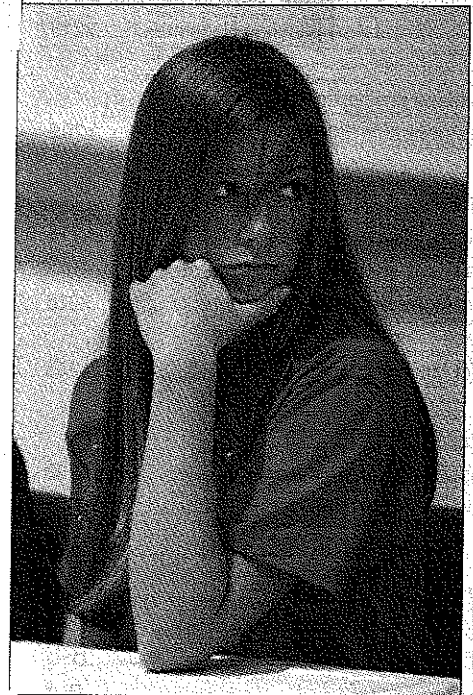
Kelly said he was proud of his team's work at this year's competition.

"We did OK seeing that this was our first opportunity to take part in the Life Smart competition," Kelly said. "We wish we had done a little bit better, but we are looking forward to next year's event. Even though we didn't place in the top three, it was still a win-win situation for us because the Warwick Veterans students were exposed not only to the information offered at the competition but they were given the opportunity to interact and learn from other students from across the state."



Ryan T. Conaty • Daily Times

**Diane Rodger of Verizon's Telecom Pioneer group (from left), Robert Iig of Herff Jones, and Marc Remillard of Sovereign Bank judged Friday's Life Smarts competition, and spoke well of the various teams involved.**



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**Coventry's Maura Ryan takes a moment to think during the Life Smarts competition.**